

Information to identify the case:

Debtor 1	<u>Jeffrey D. Allamon Jr.</u>	Social Security number or ITIN	xxx-xx-0703
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Natalie J. Allamon</u>	Social Security number or ITIN	xxx-xx-2337
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21035-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey D. Allamon Jr.

Natalie J. Allamon
aka Natalie J. Camino

7/8/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jeffrey D. Allamon, Jr.
 Natalie J. Allamon
 Debtors

Case No. 20-21035-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db/jdb	+Jeffrey D. Allamon, Jr., Natalie J. Allamon, 508 High Street, Brownsville, PA 15417-2132
15219791	AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
15219792	+AmeriHome Mortgage, 1 Baxter Way--Suite 300, Thousand Oaks, CA 91362-3888
15219796	+Fayette County Court of Common Pleas, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
15219797	Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15219798	+First Credit Resources, Inc., 1466 Frankstown Road, Johnstown, PA 15902-1315
15219799	+Greenbriar Treatment Center, 800 Manor Drive, Washington, PA 15301-2967
15219802	+Magee Womens Hospital, Attn: Billing Department, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15219803	+Newell Federal Credit Union, P.O. Box 7, 309 Long Street, Newell, PA 15466-0007
15219805	State Collection Service, Inc., 2509 South Stoughton Road, P.O. Box 6250, Madison, WI 53716-0250
15219800	+The Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
15219807	+UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15219809	+Washington Health System, 155 Wilson Avenue, Washington, PA 15301-3398

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 09 2020 04:33:28 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
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cr	+EDI: PRA.COM Jul 09 2020 08:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15219793	EDI: CAPITALONE.COM Jul 09 2020 08:19:00 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15219794	+E-mail/Text: bk@coastprofessional.com Jul 09 2020 04:33:40 Coast Professional, Inc., P.O. Box 2899, West Monroe, LA 71294-2899
15219795	+E-mail/Text: bdsupport@creditmanagementcompany.com Jul 09 2020 04:34:00 Credit Management Company, 2121 Noblestown Road, P.O. Box 16346, Pittsburgh, PA 15242-0346
15219801	EDI: JEFFERSONCAP.COM Jul 09 2020 08:18:00 Jefferson Capital Systems, 16 McClelland Road, Saint Cloud, MN 56303
15219804	E-mail/Text: bankruptcynotices@psecu.com Jul 09 2020 04:34:04 Pennsylvania State Employees Credit Un., 1 Credit Union Place, P.O. Box 67013, Harrisburg, PA 17106-7013
15220698	+EDI: RMSC.COM Jul 09 2020 08:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15219806	+EDI: LCITDAUTO Jul 09 2020 08:18:00 TD Auto Finance, P.O. Box 9223, Farmington Hills, MI 48333-9223
15219808	+EDI: VERIZONCOMB.COM Jul 09 2020 08:18:00 Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	AmeriHome Mortgage Company, LLC unless in the stat
cr	TD Auto Finance LLC

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jul 08, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Joint Debtor Natalie J. Allamon COZ@Zeblaw.com,
Lori@Zeblaw.com,Janet@Zeblaw.com

Charles O. Zebley, Jr. on behalf of Debtor Jeffrey D. Allamon, Jr. COZ@Zeblaw.com,
Lori@Zeblaw.com,Janet@Zeblaw.com

James Warmbrodt on behalf of Creditor AmeriHome Mortgage Company, LLC unless in the state of
RI, NH or NV, then use Federal Home Loan Mortgage Corporation bkgroup@kmlawgroup.com

Martin A. Mooney on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com,
lgadomski@schillerknapp.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 6